STEVEN J. HIGGINS				CHAPTER 13 PL DATED: 7/8/2004 CASE NO		
1. PAYMENTS BY DEBTOR						
a. As of the date of the plan, of	debtor has paid the	trustee	\$0.00			
b. After the date of this plan, o	•		\$500.00	per month for	36	
months or until all allowed uns	secured claims are	paid in full, which	never comes first.	Payments will beg	in within 30 days after	filing of the p
c. The debtor will also pay the	trustee		_	-	•	
d. The Debtor will pay the trus	tee a total of:	\$18,000.00	{line 1a + line 1b	+line 1c}		
2. PAYMENTS BY TRUSTEE	L	he trustee will m	ake pavments onl	v to creditors for w	hich proofs of claim ha	ave been
filed, make payments monthly			• •	•		\$1,800.00
[line 1d x .10] or such lesser p					f this plan, month one	
he month following the month						` '
not make any payments until						
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3. PRIORITY CLAIMS	The trustee shall pa	ay in full all claims	s entitled to priorit	y under Sec. 507 d	of the Code, including	the
ollowing. The amounts listed	are estimates only	The trustee will	pay the amounts	actually allowed.	_	
Creditor	Estimated	Monthly	Beginning in	Number	TOTAL	
	Claim	Payment	Month #	of payments	PAYMENTS	
a. Attorney fees	\$1,000.00	\$450.00	1	3	\$1,000.00	
. Internal Revenue Service	\$6,239.53 p	rorata	4	22	\$6,239.53	
. Minn Dept of Revenue	\$887.80 p	rorata	4	22	\$887.80	
. MN Dept Public Safety	\$2,838.73 p	rorata	4	22	\$2,838.73	
TOTAL	\$10,966.06				\$10,966.06	
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a. The truck will be surrendere b.Bankwest will be paid direct b. HOME MORTGAGES IN D on claims secured only by a se	ed to Ford Motor Cr ly. <b>EFAULT (sec. 132</b> ecurity interest in re	<b>2(b)(5))</b> eal property that i	The trustee will cu s the debtor's prin	ire defaults plus al icipal residence as	lowed interest follows.	
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7. OTHER SECURED CLAIMS[sec 1325(a)(5)] The trustee will make p

The creditor's allowed secured claim shall be the creditor's allowed claim or creditor's interest in the debtor's property, whichever is less. The creditors shall retain their liens.

NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. 1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 U.S.C. 506(a).

Creditor	Amount of Claim	Secured Claim	Monthly Payment	Beginning in Month #	Number of payments	NDER 11 U.S.C. 50 TOTAL PAYMENTS
other	\$0.00	\$0.00			\$0.00	\$0.00
TOTAL	φ0.00	*****				
SEPARATE CLASS O	F UNSECURED CRE	DITORS	In addition to the	e class of unsecure	d creditors specifie	ed in Paragraph 9. tl
all be a separate class	s of nonpriority unsecu	red creditors desc				
The debtor estimates t	hat the total claims in	this class are		<u>\$0.00</u>		
The trustee will pay thi		\$0.00				
TIMELY FILED UNSE	CURED CREDITORS	The trustee will p	ay the holders of	non-priority unsecu	ured claims for whi	ich
oofs of claim were time	ely filed. The balance of	of all payments rec	ceived by the trus	itee and not paid di	idei paragrapiis i	2, 0,
5 6 7 and 8 their pro	rata share of approxi	ımately	\$5,233.9	4 line r(a) minus ii	1163 2, 3(0), 3(0), 0	(0). / (0) == = (/
The debtor estimates	that the total unsecure	ed claims by credit	ors listed in para	graph 7 are	\$0.00	=
The debtor estimates	that the total unsecure	ed claims (excludin	ng those in #7 & #	#8) are	<u>\$44,063.41</u>	-
Total estimated unsec		\$44,063.41		[line 9(a) + line s	3(b)]	
A TARDILY EILED LIN	SECURED CREDITO	RS	All money paid	by the debtor to the	e trustee under #1	but not distributed
0. TARDILY FILED UN	SECURED CREDITO	RS se naid to the holde	All money paid ers of nonpriority	by the debtor to the unsecured claims f	e trustee under #1 for which proofs of	but not distributed claim were tardily fi
v the trustee under #2 3	3 4 5 6 7 8 or 9 shall b	e paid to the holde	ers of nonpriority	unsecured claims f	or which proofs of	but not distributed claim were tardily fi
y the trustee under #2,3 1. OTHER PROVISION	3,4.5,6,7,8 or 9 shall b	e paid to the holdens shall be paid pe	ers of nonpriority er claim, whether ens shall be relea	unsecured claims for filed as secured or ased by creditors.	or which proofs of priority.	but not distributed claim were tardily fi
y the trustee under #2,3  1. OTHER PROVISION  Ipon payment of the sec	3,4.5,6,7,8 or 9 shall b  IS Property tax clair cured portion of debts	e paid to the holde ms shall be paid pe listed in #6 & 7, lie d or priority at the	ers of nonpriority er claim, whether ens shall be relea discretion of the	unsecured claims for filed as secured or assed by creditors. trustee based on the	for which proofs of priority.  The proof of claim.	claim were tardily fi
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